

Health Insurance Marketplace

MARKETPLACE OPEN ENROLLMENT THEME WEEK TOOLKIT

RURAL WEEK OF ACTION

NOVEMBER 13, 2022 – NOVEMBER 19, 2022

This document contains Talking Points, 5 Things Consumers Need to Know, and a Social Media Toolkit and Graphics for stakeholders to use when educating consumers about the Health Insurance Marketplace Open Enrollment Period.

Talking Points for Rural Week of Action:

- Approximately 61 million Americans live in rural areas, accounting for approximately 19 percent of the overall US population as of 2016.
- Rural areas and communities are diverse across many dimensions, such as racial/ethnic composition, geography, socioeconomics, availability of healthcare providers, and broadband availability among other characteristics; however, there are some common characteristics and challenges present in many of these areas that may contribute to difficulties accessing health care and to persistent health disparities.
- Many rural communities face challenges that contribute to persistent health disparities compared to urban areas.
- For instance, on average, residents of rural communities have lower median incomes and are less likely to be insured. In 2019, 1 in 6 rural adults ages 19-64 were uninsured.
- The Marketplace is an important source of affordable, comprehensive health care coverage for millions of Americans living in rural areas. Four out of five customers will be able to find a plan for \$10 or less after subsidies.
- Consumers who live in rural areas should visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596 (TTY users can call 1-855-889-4325) to enroll in health coverage now! Enroll by December 15 to have coverage that starts on January 1, 2023!
- To find someone local or to be contacted by a Marketplace-registered agent or broker, consumers should visit <https://www.healthcare.gov/find-assistance/>.



5 things Consumers Need to Know about the Marketplace Open Enrollment:

1. **Key Dates!** The Marketplace Open Enrollment at [HealthCare.gov](https://www.healthcare.gov) runs from November 1, 2022 to January 15, 2023. Consumers who enroll by midnight on December 15 can get full year coverage that starts January 1.
2. **Coverage is Affordable!** This year, thanks to the Inflation Reduction Act, more people qualify for help purchasing quality health coverage. If you have looked for health coverage before, it is worth a second look:
 - 4 out of 5 customers will be able to find a plan for \$10/month or less after subsidies.


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- With the new law, millions of people will continue to qualify for tax credits that lower their premiums.
3. **Quality Plans!** These are quality, comprehensive health plans that offer doctor visits, emergency care, behavioral health care, preventive care, hospital care, and prescription drugs.
 - There are also new plan options that offer similar benefit designs and more pre-deductible services.
 4. **More Help is Available!** Consumers can access assisters and navigators in every state on the Marketplace. To find local help go to <https://localhelp.healthcare.gov>.
 5. **Sign Up for Coverage This Year!** All consumers shopping for health insurance coverage — even those who currently have coverage through the Marketplace — should enroll or re-enroll by logging in to [HealthCare.gov](https://www.healthcare.gov) and [CuidadodeSalud.gov](https://www.cuidadodesalud.gov) or call 1-800-318-2596 (TTY is 855-889-4325) to fill out an application and enroll in a 2023 Marketplace plan. Help is available 24 hours a day/ 7 days a week, it is free and assistance is available in over 200+ languages.

Social Media Toolkit and Graphics:

Rural Week of Action		
POST DATES	POST COPY	GRAPHICS
Nov 13 th -Nov 19 th	New law. Lower prices. More people qualify.	 
	#DYK most people qualify for monthly plans less than \$10 with financial help.	
	#GetCovered today! https://www.healthcare.gov/get-coverage #MarketplaceOE	
	With help from the #InflationReductionAct, many consumers can now find additional savings on quality health plans! In fact, 4 out of 5 people can find a plan for \$10 a month or less. Enroll today and #GetCovered. https://www.healthcare.gov/get-coverage #MarketplaceOE	
	Thought you couldn't afford health insurance? Now you can. Most people qualify for financial help. Discover the different plans available and enroll by Dec. 15 for coverage starting Jan. 1! https://www.healthcare.gov/get-coverage #GetCovered #MarketplaceOE	

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National Rural Health Day		
POST DATES	POST COPY	GRAPHICS
Nov 17 th	<p>Today on #NationalRuralHealthDay, if you are uninsured, you can help break down the barriers to care by enrolling in an affordable and comprehensive health care plan.</p> <p>#GetCovered today and get the care you need! https://www.healthcare.gov/get-coverage #MarketplaceOE</p>	

Semana de Acción Rural		
POST DATES	POST COPY	GRAPHICS
13 de noviembre - 19 de noviembre	<p>Nueva ley. Precios bajos. Más personas califican.</p> <p>Sabía que la mayoría de las personas califican para planes mensuales de menos de \$10 con ayuda financiera.</p> <p>¡#GetCovered hoy! https://www.cuidadodesalud.gov/get-coverage #MarketplaceOE</p> <p>¡Con la ayuda de la #InflationReductionAct, muchos consumidores ahora pueden encontrar ahorros adicionales en planes médicos de calidad! De hecho, 4 de cada 5 personas pueden encontrar un plan por \$10 al mes o menos. Inscribese hoy y #GetCovered.</p> <p>https://www.cuidadodesalud.gov/get-coverage #MarketplaceOE</p> <p>¿Pensó que no podía pagar por un seguro médico? Ahora puede. La mayoría de las personas califican para recibir ayuda financiera. ¡Descubra los diferentes planes disponibles e inscribese antes del 15 de diciembre para obtener cobertura a partir del 1 de enero!</p>	

Día Nacional de la Salud Rural		
POST DATES	POST COPY	GRAPHICS
17 de noviembre	<p>Hoy, en el #NacionaRuralHealthDay, si no tiene seguro, puede ayudar a derribar las barreras del cuidado al inscribirse en un plan médico integral y accesible.</p> <p>¡#GetCovered hoy y obtenga el cuidado que necesita! https://www.cuidadodesalud.gov/get-coverage #MarketplaceOE</p>	